

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Clifford W. Cuddy d/b/a Cuddy's Construction,

Ave Maria Dlubak,

Plaintiff,

vs.

Clifford Cuddy d/b/a Cuddy's Construction,

Defendant.

ADVERSARY COMPLAINT

Chapter: 7

Bankruptcy No.: 22-22062-CMB

Adv. Proc. No.: 23-02016-CMB

Doc. No.: 2

Bankruptcy Judge: Carlota M. Böhm

PROPOSED ORDER OF COURT

AND NOW TO WIT, this _____ day of _____, 2023, upon due and careful consideration of the Adversary Complaint with Objections to Discharge filed by Plaintiff Ave Maria Dlubak as to her alleged debt that Debtor and/or Defendant Clifford Cuddy d/b/a Cuddy's Construction has included in his Chapter 7 Voluntary Bankruptcy Petition, it is hereby **ORDERED, ADJUDGED** and **DECREED** that the alleged debt of Plaintiff Ave Maria Dlubak which is being claimed in Cuddy's Voluntary Chapter 7 Petition is determined to be non-dischargeable debt within the meaning of the Bankruptcy Code as a debt secured by actual fraud, false pretenses, false representations, fraud as fiduciary, embezzlement, larceny and/or malicious injury.

BY THE COURT:

**Honorable Carlota M. Böhm
United States Bankruptcy Judge
Western District of Pennsylvania**